IN THE CLAIMS:

1-9. (Cancelled)

10. (Previously presented) A method of payment for goods or services on the Internet by means of a mobile wireless Internet terminal, the method comprising;

initiating a payment transaction;

providing a customer with access to a payment gateway via said mobile wireless Internet terminal, wherein said payment gateway is located by an IP address;

allowing a provider access to said payment gateway via a server, wherein information about the customer is stored in said payment gateway;

establishing a minipayment account in said payment transaction;

transmitting from said server, as a provider message, transaction data including provider identification information, payment options supported by the provider, and the IP address of the payment gateway, to the customer's mobile wireless Internet terminal and also to said payment gateway;

adding the customer's temporary IP address as customer identification;

allowing the customer to review said transaction data and select a payment option;

sending the transaction data, as a customer message to the payment gateway, said transaction data having been received by the customer from the provider;

synchronizing said provider and customer messages in the payment gateway;

comparing said provider and customer messages to determine whether they match;

determining and checking the customer's Mobile Subscriber Integrated Services Digital Network (MSISDN) number and customer information on the basis of the customer's IP address; and

performing a deduction from the minipayment account online if said provider and customer messages match.

11. (Original) The method according to claim 10, wherein no electronic financial information and no customer information is stored in said terminal after the transaction.

12. (Original) The method according to claim 10, further comprising the step of securing each payment transaction with a personal identification number (PIN).

13. (Original) The method according to claim 11, further comprising the step of securing each payment transaction with a personal identification number (PIN).

14. (Original) The method according to claim 10, wherein sensitive data remains securely in the mobile wireless network and is not transmitted over the Internet.

15. (Original) The method according to claim 13, wherein sensitive data remains securely in the mobile wireless network and is not transmitted over the Internet.

16. (Original) The method according to claim 10, wherein no additional encryption methods are necessary.

17. (Original) The method according to claim 15, wherein no additional encryption methods are necessary.

18. (Original) The method according to claim 10, wherein no additional authentication method is necessary because the authentication of the customer is performed by the mobile wireless network.

19. (Original) The method according to claim 17, wherein no additional authentication method is necessary because the authentication of the customer is performed by the mobile wireless network.

20. (Original) The method according to claim 10, wherein the provider's server recognizes which GSM operator the customer belongs to on the basis of the IP address range.

21. (Original) The method according to claim 19, wherein the provider's server recognizes which GSM operator the customer belongs to on the basis of the IP address range.

22. (Original) The method according to claim 10, wherein the payment gateway generates an electronic invoice for the provider's account for each transaction performed.

23. (Original) The method according to claim 21, wherein the payment gateway generates an electronic invoice for the provider's account for each transaction performed.

24. (Cancelled)